

ALPINE BANKS OF COLORADO

	CPP Disbursement Date 03/27/2009	RSSD (Holding Company) 1061679	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$2,666	\$2,373	-11.0%		
Loans	\$1,971	\$1,586	-19.5%		
Construction & development	\$553	\$388	-29.8%		
Closed-end 1-4 family residential	\$416	\$261	-37.3%		
Home equity	\$235	\$209	-10.9%		
Credit card	\$0	\$0			
Other consumer	\$21	\$17	-16.9%		
Commercial & Industrial	\$77	\$83	7.4%		
Commercial real estate	\$560	\$536	-4.3%		
Unused commitments	\$382	\$319	-16.5%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$13	\$9	-28.4%		
Asset-backed securities	\$0	\$0			
Other securities	\$314	\$399	26.8%		
Cash & balances due	\$172	\$205	19.5%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$27	\$52	94.4%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$30	\$59	94.2%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$2,361	\$2,117	-10.3%		
Deposits	\$2,289	\$2,044	-10.7%		
Total other borrowings	\$58	\$58	1.2%		
FHLB advances	\$18	\$15	-14.6%		
Equity					
Equity capital at quarter end	\$304	\$256	-15.9%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$50	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	10.8%	9.4%	--		
Tier 1 risk based capital ratio	12.9%	11.9%	--		
Total risk based capital ratio	14.1%	13.2%	--		
Return on equity ¹	-8.0%	-16.1%	--		
Return on assets ¹	-0.9%	-1.7%	--		
Net interest margin ¹	4.8%	4.8%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	28.7%	58.2%	--		
Loss provision to net charge-offs (qtr)	144.5%	85.4%	--		
Net charge-offs to average loans and leases ¹	2.5%	7.7%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	10.9%	15.7%	1.7%	3.8%	--
Closed-end 1-4 family residential	7.0%	8.0%	0.2%	1.7%	--
Home equity	3.8%	1.9%	0.2%	1.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	3.8%	0.1%	0.8%	5.1%	--
Commercial & Industrial	0.5%	0.1%	0.4%	0.2%	--
Commercial real estate	1.8%	4.1%	0.1%	1.7%	--
Total loans	6.0%	6.9%	0.7%	2.1%	--